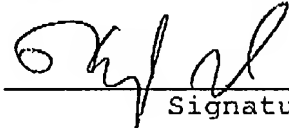


F-8678

CERTIFICATION OF MAILING OR TRANSMISSION**RECEIVED  
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I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted to the U.S. Patent and Trademark Office on the date shown below.



Signature

July 23, 2007

Date

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applic. No. : 10/821,610 Confirmation No. 1547  
Applicant : Carlos Lozano  
Filed : April 9, 2004  
Title : Personalized Financial Debit-Credit Method  
and System  
Group Art Unit : 3694  
Examiner : Shahid R. Merchant  
  
Docket No. : F-8678  
Customer No. : 24131

A M E N D M E N T**Mail Stop Amendment**

Hon. Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

S i r :

Responsive to the Office Action dated April 23, 2007, kindly  
amend the above-identified application as follows:

**Amendments to the Specification** begin on page 3 of this paper.

**A Clean Copy of the Amended Abstract** appears on page 4 of this  
paper.

Applic. No. 10/821,610

Response Dated July 24, 2007

Responsive to Office Action of April 23, 2007

**Amendments to the Claims** begin on page 5 of this paper.

**Remarks/Arguments** begin on page 13 of this paper.